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**RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3692**

**PATENT**

Attorney Docket No. 05793.3065-00000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Keira Brooke Bard et al.	)	Group Art Unit: 3692
	)	
Serial No.: 09/880,777	)	Examiner: Ojo Oyebisi
	)	
Filed: June 15, 2001	)	Confirmation No.: 7834
	)	
For: SYSTEM AND METHODS FOR	)	
PROVIDING STARTER CREDIT	)	
CARD ACCOUNTS	)	

**Mail Stop AF**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REQUEST FOR RECONSIDERATION**

In reply to the final Office Action mailed July 19, 2007, the period for reply to which extends through October 19, 2007, Applicants respectfully request reconsideration of this application in light of the following remarks:

**Remarks/Arguments** begin on page 2 of this paper.